

**-IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Case No. 19-22570-CMB**

**Brian J. Grubbs and  
Kelly A. Grubbs,**

**Chapter 13**

**Debtors.**

---

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtors to add creditor Peoples Natural Gas Company, LLC to their plan and post-petition real estate taxes owed to creditor Westmoreland County Tax Claim Bureau.
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated May 20, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtors' plan payments shall be changed from \$1,585.00 to

\$2,303.00 per month, effective March 2023; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Per a February 21, 2023, Default Order of Court, creditor Peoples Natural Gas Company, LLC shall be added to Section 4.8 of the Debtors' plan with a monthly budget payment of \$181.70 beginning March 2023. The post-petition account no. ends in 2020. The post-petition utility claim of Peoples Natural Gas Company is a priority administrative claim. The Debtors also owe post-petition real estate taxes to the Westmoreland County Tax Claim Bureau for tax years \$3,118.79 (2020) with interest beginning 1/21, \$2,936.25 (2021) with interest beginning 1/22, and \$3,566.07 (2022) with interest beginning 1/23. These debts shall be added to Section 3.6 of their plan and bear interest at 10%.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 3rd day of March, 2023

Dated: 3/3/2023

  
United States Bankruptcy Judge **dmk**

Stipulated by:

/s/Matthew M. Herron  
Counsel to Debtors

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected Creditor

FILED  
3/3/23 12:22 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Brian J. Grubbs  
Kelly A. Grubbs  
Debtors

Case No. 19-22570-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Grubbs, Kelly A. Grubbs, 464 Lemmon Road, Latrobe, PA 15650-5460
aty	+ Michael Murphy, 245 Fort Pitt Blvd., Pittsburgh, PA 15222-1511
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601-5536
15077875	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15077876	+ Altius Diagnostics Laboratory, 12100 Northup Way, Suite 110, Bellevue, WA 98005-1913
15077882	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15077877	+ Cambria Thrift Consumer Discount Co., 2 E Market Street, PO Box 122, Blairsville, PA 15717-0122
15089167	+ Cambria Thrift Consumer Discount Co., 112 Market Street, Johnstown, PA 15901-1609
15077883	+ Cordant Health Solutions, 12015 E 46th Avenue #250, Denver, CO 80239-3107
15077889	+ Dentalworks, PO Box 64-3005, Cincinnati, OH 45264-3005
15077892	+ Fenner Physician Building, 3 Penn Center West, Pittsburgh, PA 15276-0103
15077893	+ GU, Inc., 3 Penn Center West, Suite 127, Pittsburgh, PA 15276-0112
15089184	+ Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15077900	+ Jonathan P. Krizner, 3940 State Route 981, Mount Pleasant, PA 15666-3716
15077896	+ Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
15089190	+ Norvelt Dental Center, 3940 State Route 981, Mount Pleasant, PA 15666-3716
15098433	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court.; Pheple Federal Credit Union, f/k/a Westmoreland Community FCU, 230 Theobold Avenue, Greensburg, PA 15601
15077904	+ PNC, P.O. Box 15026, Wilmington, DE 19850-5026
15077902	+ Pediatrics Associates of Westmoreland, 555 West Newton St, Greensburg, PA 15601-2861
15077903	+ Perfect Smile Dental Group, 29 North Main Street, Greensburg, PA 15601-2401
15077905	+ Premier Medical Laboratory Services, PO Box 27102, Greenville, SC 29616-2102
15077906	+ Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15077907	+ Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15089199	+ Ratchford Law Group, P.C., 409 Lackawanna Ave., STE 320, Scranton, PA 18503-2062
15077909	+ SS Grover MD and Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309
15077912	+ US Dept of Education, 3130 Fairview Park Drive Suite 800, Falls Church, VA 22323
15089203	+ Unity Township Tax Collector, 152 Beatty County Road, Latrobe, PA 15650-5464
15077913	+ Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 04 2023 00:09:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 04 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh,

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 58

			PA 15233-1828
15077880	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2023 23:59:09	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15077878	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2023 23:59:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15077881	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2023 23:59:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15085307	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2023 23:59:05	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15077884	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 04 2023 00:01:00	Credit Collection, PO Box 607, Norwood, MA 02062-0607
15077885	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 04 2023 00:01:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15077886	+ Email/Text: ccusa@ccuhome.com	Mar 04 2023 00:01:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15077888	+ Email/PDF: creditonebknofications@resurgent.com	Mar 03 2023 23:59:01	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15077887	+ Email/PDF: creditonebknofications@resurgent.com	Mar 04 2023 00:09:21	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15077891	+ Email/Text: bknotice@ercbpo.com	Mar 04 2023 00:01:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15077890	+ Email/Text: bknotice@ercbpo.com	Mar 04 2023 00:01:00	Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
15077894	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 04 2023 00:01:00	Harley Davidson Credit, 3850 Arrowhead Dr, Carson City, NV 89706-2016
15098662	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 04 2023 00:01:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15089185	^ MEBN	Mar 03 2023 23:57:14	KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15077897	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2023 00:09:19	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15160075	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2023 00:09:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15109295	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2023 00:09:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15077898	Email/Text: Mercury@ebn.phinsolutions.com	Mar 04 2023 00:01:00	Mercury, PO Box 84064, Columbus, GA 31908-4064
15077899	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 04 2023 00:01:00	Mercury Card/ FB&T, 1415 Warm Springs Road, Columbus, GA 31904-8366
15117917	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2023 00:01:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15077901	Email/PDF: gecsed@recoverycorp.com	Mar 04 2023 00:09:19	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
15107244	+ Email/Text: ebnpeoples@grblaw.com	Mar 04 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15117946	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2023 23:59:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 58

15079203	+ Email/PDF: gecsedl@recoverycorp.com	Mar 04 2023 00:09:19	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077910	^ MEBN	Mar 03 2023 23:56:54	Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15107061	^ MEBN	Mar 03 2023 23:57:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15077911	Email/Text: edbknotices@ecmc.org	Mar 04 2023 00:01:00	US Department of Education, PO Box 790336, Saint Louis, MO 63179-0336

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15089165	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15089166	*+	Altius Diagnostics Laboratory, 12100 Northup Way, Suite 110, Bellevue, WA 98005-1913
15089171	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
15089169	*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15077879	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15089168	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15089170	*+	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15089172	*+	Cordant Health Solutions, 12015 E 46th Avenue #250, Denver, CO 80239-3107
15089173	*+	Credit Collection, PO Box 607, Norwood, MA 02062-0607
15089174	*+	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15089175	*+	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15089177	*+	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
15089176	*+	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15089178	*	Dentalworks, PO Box 64-3005, Cincinnati, OH 45264-3005
15089180	*+	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15089179	*+	Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
15089181	*+	Fenner Physician Building, 3 Penn Center West, Pittsburgh, PA 15276-0103
15089182	*+	GU, Inc., 3 Penn Center West, Suite 127, Pittsburgh, PA 15276-0112
15089183	*+	Harley Davidson Credit, 3850 Arrowhead Dr, Carson City, NV 89706-2016
15089187	*+	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15089186	*+	Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197
15089188	*	Mercury, PO Box 84064, Columbus, GA 31908-4064
15089189	*+	Mercury Card/ FB&T, 1415 Warm Springs Road, Columbus, GA 31904-8366
15089195	*+	PNC, P.O. Box 15026, Wilmington, DE 19850-5026
15089191	*	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
15089192	*	Pediatrics Associates of Westmoreland, 555 West Newton St, Greensburg, PA 15601-2861
15089193	*	Perfect Smile Dental Group, 29 North Main Street, Greensburg, PA 15601-2401
15089196	*	Premier Medical Laboratory Services, PO Box 27102, Greenville, SC 29616-2102
15089197	*+	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15089198	*+	Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15089200	*+	SRA Associates, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
15089201	*	SS Grover MD and Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309
15089202	*+	Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
15089204	*	US Department of Education, PO Box 790336, Saint Louis, MO 63179-0336
15089205	*	US Dept of Education, 3130 Fairview Park Drive Suite 800, Falls Church, VA 22323
15089206	*+	Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
15077895	##+	Hayt, Hayt & landau, LLC, 123 Broad Street, Suite 1660, Philadelphia, PA 19109-1003
15089194	##+	PHEPLE Credit Union, 1007 Georges Station Road, Greensburg, PA 15601-6982
15077908	##+	SRA Associates, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914

TOTAL: 1 Undeliverable, 37 Duplicate, 3 Out of date forwarding address

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 03, 2023

Form ID: pdf900

Total Noticed: 58

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Joseph Paul Covelli	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Matthew M. Herron	on behalf of Joint Debtor Kelly A. Grubbs mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Debtor Brian J. Grubbs mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10